



HAWAII HOUSING FINANCE AND DEVELOPMENT CORPORATION

Board Member Biographical Statements

Ralph Mesick, Chairman

Ralph Mesick, a banking executive with experience in real estate and corporate finance, is active in a number of community organizations. He is a board member of the Hawaii Community Reinvestment Corporation, a Regent at Chaminade University and serves on the executive committee for the Urban Land Institute – Hawaii. He holds an MBA from the University of Wisconsin-Madison and earned a BBA from the University of Hawaii-Manoa while serving as a police officer on the Honolulu Police Department.

Allan Los Banos, Jr., Vice Chairman

Allan Los Banos, Jr. is currently the Safety Coordinator/Program Specialist for the Hawaii Masons & Plasterers Training Program, and is a Construction Instructor at Honolulu Community College. He has past experience as the Executive Director of the General Contractors Association, and as a consultant with BHP Environmental Technology International. He has been a board member of HMSA, the Masonry Institute of Hawaii and the Executive Board of the State Federation of AFL-CIO.

Mr. Los Banos previously served on the Board of Directors of the Housing and Community Development Corporation of Hawaii, and as Commissioner of the Hawaii Housing Authority, both predecessor agencies of the HHFDC

Betty Lou Larson, Secretary

Ms. Larson has served on the Rental Housing Trust Fund Advisory Commission and the Board of the Housing and Community Development Corporation of Hawaii (HCDCH). She currently serves on the Board of Directors of the Hawaii Housing Development Corporation (a non-profit), and the Affordable Housing and Homeless Alliance. She actively participates in Partners in Care, Hawaii Pacific Gerontological Society, and the Housing and Homelessness Committee of Neighborhood Board #8.

She earned a Masters in Asian Studies and a Masters of Social Work from the University of Hawaii-Manoa.

Richard Lim

Richard Lim, Director of the Department of Business, Economic Development and Tourism, has over 30 years of experience in banking and financial services. Mr. Lim is a co-founder of Sennet Capital, a Hawaii-based merchant banking firm that provides assistance to Hawaii companies with respect to mergers and acquisitions, capital sourcing and strategic planning. Prior to founding Sennet Capital, he was the president and chief operating officer of City Bank. Mr. Lim has been an active member of the community and currently serves on the boards of the Hawaii Institute for Public Affairs, the Pacific Asian Affairs Council, the Hawaii Technology Development Venture, the Korean American Foundation and the board of governors of Chaminade University. Mr. Lim holds degrees from Santa Clara University and Chaminade University.

Kalbert Young

Kalbert Young, Director of Finance of the Department of Budget and Finance, has been the Finance Director of Maui County since 2004. He previously worked at the Kapalua Land Co., the state Legislature, and at Kamehameha Schools, where he served in the government relations, budget and financial planning, and internal audit divisions. Mr. Young was Maui County's first small-business advocate, working in the Office of Economic Development, where he led the effort to establish the Maui County Business Resource Center & County Store at the Maui Mall in Kahului. He attended the University of Hawaii at Manoa, earning a Bachelor's degree in American history and a Master's degree of business administration.

Michael Ng

Michael Ng worked for the state House of Representatives Committee on Finance from 2003 to 2010 and was the Budget Chief for the last four years. Prior to that, Ng was Budget Analyst for the Senate Ways and Means Committee. An Iolani High School graduate, Ng received his Bachelor's degree in Engineering & Applied Science from California Institute of Technology.

Leilani Pulmano

Leilani Pulmano, holds a degree from the University of Hawaii's School of Travel Industry Management. This guided Leilani to a career in tourism with Hyatt Hotels and Resorts where she worked in several different cities before returning to Hawaii to work for Maui Land & Pineapple Company in Community Development. She is currently a Project Manager at Muneikiyo & Hiraga.

Leilani is active in the community with Lahaina Bypass Now, an organization working towards transportation solutions, and Ka Ipu Kukui, an organization of upcoming leaders dedicated to improving Maui Nui.

Francis L. Jung

Francis L. Jung, a graduate of the New England School of Law and Harvard Law School is a senior member of the law firm of Jung & Vassar with offices just outside of Washington D.C. in Arlington, Virginia and in Kailua-Kona, Hawaii. Mr. Jung has over 34 years of experience as a practicing attorney and real estate developer with experience in all facets of land acquisition, pre-development planning, construction, finance, negotiation and drafting and review of commercial leases, land leases and real estate and construction agreements.

He previously served on the Board of Directors of the Housing and Community Development Corporation of Hawaii, predecessor to the HHFDC.

Paul Kyno

Mr. Kyno served as the Project Coordinator for the Kaua'i County Housing Agency from 1991 to 1993 under Mayor JoAnn Yukimura. Mr. Kyno was instrumental in founding the Kaua'i Housing Development Corporation, a non-profit corporation responsible for the development of 187 affordable housing units on Kaua'i, and its Executive Director from 1993 to 1994. Mr. Kyno also represented the State of Hawai'i for two years on the Affordable Housing Advisory Council of the Federal Home Loan Bank of Seattle for the Ninth District of the United States.

Mr. Kyno is a member of the Kauai Board of Realtors, the Kauai Disaster Fund, and has previously served as the State of Hawaii's representative on the Federal Home Loan Bank of Seattle's Affordable Housing Advisory Council.